

February 10, 2009

United States Bankruptcy Court  
One Bowling Green  
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005

Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.**

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

I retired in December of 2003 when early retirement was offered, and one of the **MAIN ATTRACTIONS** of the package was that the company was to maintain health benefits in retirement. I and many of my colleagues, had turned down many offers to work at other companies with better pay, which could not match these benefits in retirement. GM and Delphi used these benefit as golden handcuffs to retain their employees and obtain lower pay from their employees. During these years, the company used our labor and skills to obtain record profits.

I, like many of my colleagues, also worked on site selection helping Delphi locate plants overseas which the company has been allowed to somehow exclude from this bankruptcy proceeding and those efforts are now being rewarded by what I consider to be a breach of contract between the company and it's salary retirees.

There has been no equality of sacrifice in the benefits arena between upper management employees and union represented employees as they are protected by bargaining agreements and we simply worked and operated on good faith. In fact GM has taken over many of Delphi's union retirees benefits in order to smooth the bankruptcy proceedings and prevent further objections to the company's exit from the process.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. They were given no decision to make, just told they would be retiring on a specific date. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before we were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation. In addition, many of the employees are unable at this stage of their lives to seek other employment which would include healthcare when they had counted on this benefit at this stage of life.

With the current cost of healthcare benefits and insurance, this decision may very well cause a dramatic increase in personal bankruptcies for this group of people, as one hospital stay without coverage would devastate one's personal financial condition.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

**We ask you to REJECT this motion.**

Sincerely yours,



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